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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Likourezos et al.

Examiner: V. Millen

Serial No.: 09/764,618

Group: Art Unit 2165

Filed: January 17, 2001

Docket: 1002

For: **SYSTEM AND METHOD FOR  
EFFECTING A REAL-TIME  
PAYMENT FOR AN ITEM WON  
ON AN ELECTRONIC AUCTION**

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Assistant Commissioner for Patents  
Washington, D.C. 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

Pursuant to Applicant(s) duty of disclosure, the information listed in the attached form PTO-1449 is brought to the attention of the Examiner. Copies of the listed items are enclosed.

The citation of the listed items is not a representation that they constitute a complete or exhaustive listing of the relevant art or that the references are prior art. The items listed are submitted in good faith, but are not intended to substitute for the Examiner's search. It is hoped, however, that in addition to apprising the Examiner of these particular items, it will assist in identifying fields of search and in making as full and complete a search as possible.

The filing of this information disclosure statement is not an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

**CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(a)**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postpaid in an envelope, addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231.

Dated: 11/7/02

  
George Likourezos

To the best of Applicants' knowledge, this supplemental information disclosure statement is being filed before the date of mailing of a first Office Action in connection with this case.

The claims of the application as now presented are believed to patentably distinguish over the prior art and to be in condition for allowance. Early and favorable consideration of the case is respectfully requested.

Respectfully submitted,



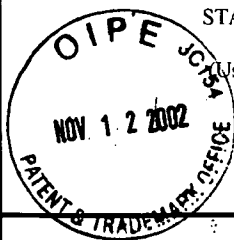
George Likourezos

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Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO.  1002	SERIAL NO.  09/764,618
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)		APPLICANTS  George Likourezos et al.	
		FILING DATE  January 17, 2001	GROUP ART UNIT  2164



## U.S. PATENT/PATENT APPLICATION DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	US 2002/0077978A1	Published on June 20, 2002	O'Leary et al.			June 21, 2001
	US 2002/0032653A1	Published on March 14, 2002	Schutzer			August 22, 2001
	US 2002/0016769A1	Published on Feb. 7, 2002	Barbara et al.			July 11, 2001
	6,466,917 B1	Oct. 15, 2002	Goyal et al.			
	6,202,051 B1	March 13, 2001	Woolston			
	6,266,651 B1	July 24, 2001	Woolston			
	6,085,176	July 4, 2000	Woolston			
	5,960,411	Sept. 28, 1999	Hartman et al.			
	5,845,265	Dec. 1, 1998	Woolston			

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## FOREIGN PATENT/PATENT PUBLICATION DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	WO/ 01/71452 A3	Sept. 27, 2001	PCT (WIPO)				
	WO/ 01/71452 A2	Sept. 27, 2001	PCT (WIPO)				

## OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

		eBay and Wells Fargo Launch Electronic Check as Alternative to Credit Card and Traditional Checks: eBay Online Payments by Billpoint Provides Fast, Economical Internet Payment Service, June 6, 2000, Wells Fargo, <a href="http://www.wellsfargo.com/press/article">http://www.wellsfargo.com/press/article</a> , printed on Oct. 10, 2002.
		Bidder Beware: Towards a Fraud-Free Marketplace – Best Practices for the Online Auction Industry, Selis et al, June 2002, <a href="http://www.wa.gov/ago/consumer/auctions/home.htm">http://www.wa.gov/ago/consumer/auctions/home.htm</a> , printed on Oct. 25, 2002.
		Bidder Beware: Towards a Fraud-Free Marketplace – Best Practices for the Online Auction Industry, Selis et al, April 2001.
		Payment Methods For Consumer-To-Consumer Online Transactions, David E. Sorkin, 35 Akron L. Rev. 1 (2001).

EXAMINER  /Clement Graham/	DATE CONSIDERED  04/27/2008
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./